

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-12879
Douglas and Wanda Thompson Judge: MBK
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 05/28/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO Initial Debtor: /s/DT Initial Co-Debtor: /s/WT

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,234.00 per month to the Chapter 13 Trustee, starting on
June 1, 2021 for approximately 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-----------------------------|------------------|-----------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE | ADMINISTRATIVE | BALANCE DUE: \$ |
| DOMESTIC SUPPORT OBLIGATION | | |
| Internal Service Revenue | Taxes | \$10,291.78 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
| | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-------------------|----------------------------|---------------------------------------|----------------------------|---|--|
| PNC Bank -1st mtg | 1 Knox Blvd, Neptune, NJ | \$41,373.27 | 0 | \$41,373.27 | \$2,153.18 |
| PNC Bank -1st mtg | 1 Knox Blvd, Neptune, NJ | \$8,497.85 (post-petition arrears) | 0 | \$8,497.85 (post-petition arrears) | |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|---------------------------|--------------------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| Beneficial Bank - 2nd mtg | 1 Knox Blvd, Neptune, NJ | \$49,049.34 | \$248,820.00 | \$293,366.00 | 0 | 0 | \$0 |
| Americredit/GM Financial | 2012 Chrysler 200 | \$5,868.00 | \$6,495.00 | 0 | \$6,495.00 | 6.25% | \$7,579.00 |
| Santander Consumer | 2012 BMW 750i | \$27,899.00 | \$18,958.00 | 0 | \$18,958.00 | 6.25% | \$22,123.00 |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| | | | |

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
| | | |

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| | | | | |

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|---------------------------|--------------------------|----------------|------------------------|----------------|--|---|
| Beneficial Bank - 2nd mtg | 1 Knox Blvd, Neptune, NJ | \$49,049.34 | \$248,820.00 | \$293,366.00 | 0 | total amount of lien/debt |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|--------------------------|-------------------|----------------|------------------------|-----------------------------|--|
| Americredit/GM Financial | 2012 Chrysler 200 | \$5,868.00 | \$6,495.00 | \$6,495.00 | Balance of lien and interest above 6.25% |
| Santander Consumer | 2012 BMW 750i | \$27,899.00 | \$18,958.00 | \$18,958.00 | Balance of lien and interest above 6.25% |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 02/12/2019.

Explain below **why** the plan is being modified:

Extending length of bankruptcy due to loss of income due to COVID
Adding post-petition mortgage arrears to be paid through the plan

Explain below **how** the plan is being modified:

part 1a: extending length of bankruptcy
part 4a: adding post-petition mortgage arrears to be paid through plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 05/28/2021

/s/Douglas Thompson
Debtor

Date: 05/28/2021

/s/Wanda Thompson
Joint Debtor

Date: 05/28/2021

/s/William H. Oliver, Jr.
Attorney for Debtor(s)

In re:
Douglas Thompson, Jr.
Wanda Thompson
Debtors

Case No. 19-12879-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Jun 08, 2021

Form ID: pdf901

Total Noticed: 61

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Douglas Thompson, Jr., Wanda Thompson, 1 Knox Blvd, Neptune, NJ 07753-3626 |
| cr | + Monmouth County Postal ECU, McKenna, DuPont, Higgins and Stone, 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610 |
| cr | + Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822 |
| 518023312 | + AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419 |
| 518023313 | + AES/PHEAA, 1112 7th Ave, Monroe, WI 53566-1364 |
| 518023321 | + Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 518023320 | + Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 518023322 | + Beneficial Bank, 1818 Beneficial Bank Place, Philadelphia, PA 19103 |
| 518141371 | + Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518135022 | + Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408 |
| 518023333 | + First Atlantic Feder, 100 Monmouth Park, West Long Branch, NJ 07764-1462 |
| 518023334 | + First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055 |
| 518023336 | + Hackensack Meridian, PO Box 650292, Dallas, TX 75265-0292 |
| 518023339 | + Jersey Shore Anesthesia Associates, PA, PO Box 307, Neptune, NJ 07754-0307 |
| 518023340 | + Jersey Shore CT&V, 234 Industrial Way West, Suite A103, Eatontown, NJ 07724-4257 |
| 518023343 | + LCA Collections, PO Box 2240, Burlington, NC 27216-2240 |
| 518023344 | + Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269 |
| 518023345 | + Michael Harrison, Esq., 3155 Route 10 East, Suite 112, Denville, NJ 07834-3430 |
| 518023347 | + Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099 |
| 518822043 | + NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 518822044 | + NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826 |
| 518023351 | + Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515 |
| 518023350 | + Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515 |
| 518056023 | + SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284 |
| 518023353 | + Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244 |
| 518023352 | + Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 518023354 | + State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245 |
| 518023357 | + University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075 |

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 08 2021 21:08:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jun 08 2021 21:08:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 08 2021 21:07:00 | AmeriCredit Financial Services, Inc, dba GM |

District/off: 0312-3

User: admin

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Date Rcvd: Jun 08, 2021

Form ID: pdf901

Total Noticed: 61

| | | | |
|-----------|--|----------------------|--|
| | | | Financ, PO Box 183853, Arlington, TX 76096-3853 |
| 518023314 | + Email/Text: bkrpt@retrievalmasters.com | Jun 08 2021 21:08:00 | AMCA, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615 |
| 518023316 | Email/Text: ebn@americollect.com | Jun 08 2021 21:08:00 | Americollect, PO Box 1566, Manitowoc, WI 54221-1566 |
| 518023315 | Email/Text: ebn@americollect.com | Jun 08 2021 21:08:00 | Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221 |
| 518077081 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 08 2021 21:07:00 | AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 518023318 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 08 2021 21:07:00 | AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853 |
| 518023319 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jun 08 2021 21:07:00 | AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145 |
| 518140968 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 08 2021 21:04:41 | Ashley Funding Services LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518023323 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jun 08 2021 21:04:32 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518023324 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jun 08 2021 21:06:04 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 518067368 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Jun 08 2021 21:06:25 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518023325 | + Email/Text: mediamanagers@clientservices.com | Jun 08 2021 21:07:00 | Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816 |
| 518023327 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 08 2021 21:07:00 | Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789 |
| 518023326 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 08 2021 21:07:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 518023328 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 08 2021 21:04:34 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 518023329 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 08 2021 21:06:06 | Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872 |
| 518023331 | Email/Text: mrdiscen@discover.com | Jun 08 2021 21:07:00 | Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 518023330 | + Email/Text: mrdiscen@discover.com | Jun 08 2021 21:07:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 518023337 | Email/Text: reports@halstedfinancial.com | Jun 08 2021 21:07:00 | Halstead Financial Services, PO Box 828, Skokie, IL 60076 |
| 518023338 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jun 08 2021 21:07:00 | Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518023342 | + Email/Text: PBNCNotifications@peritussservices.com | Jun 08 2021 21:07:00 | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660 |
| 518023341 | + Email/Text: PBNCNotifications@peritussservices.com | Jun 08 2021 21:07:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 |
| 518185837 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 08 2021 21:04:41 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518023346 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 08 2021 21:08:00 | Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709 |
| 518144230 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 08 2021 21:08:00 | Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011 |

District/off: 0312-3

User: admin

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Date Rcvd: Jun 08, 2021

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Total Noticed: 61

| | | | |
|-----------|--|----------------------|--|
| 518049029 | Email/Text: laura@redbanklaw.com | Jun 08 2021 21:07:00 | Monmouth County Postal Employees Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610 |
| 518173712 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 08 2021 21:07:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 518023348 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 08 2021 21:07:00 | Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 518023349 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 08 2021 21:07:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 518183160 | Email/Text: bnc-quantum@quantum3group.com | Jun 08 2021 21:08:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518023355 | + Email/Text: bankruptcydepartment@tsico.com | Jun 08 2021 21:08:00 | Transworld Systems, Inc, PO Box 15618, Dept 51, Wilmington, DE 19850-5618 |

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 518023317 | *P++ | AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court., Americollect, Po Box 1566, Manitowoc, WI 54221 |
| 519073206 | *P++ | AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096 |
| 518060551 | *+ | Santander Consumer USA Inc., POB 961245, Ft. Worth, TX 76161-0244 |
| 518023332 | ## | Ditech Financial, 2100 East Elliot Road, Bld 94, Tempe, AZ 85284-1806 |
| 518200499 | ##+ | Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046 |
| 518197795 | ##+ | Ditech Financial LLC, 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120, Tempe, AZ 85284-1806 |
| 518023335 | ##+ | First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155 |
| 518023356 | ##+ | Universal Fidelity Corp., PO Box 219129, Houston, TX 77218-9129 |

TOTAL: 0 Undeliverable, 3 Duplicate, 5 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2021 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |

District/off: 0312-3

User: admin

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John R. Morton, Jr.

on behalf of Creditor AmeriCredit Financial Services Inc, dba GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Michael R. DuPont

on behalf of Creditor Monmouth County Postal ECU dupont@redbanklaw.com john@redbanklaw.com

Rebecca Ann Solarz

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Joint Debtor Wanda Thompson court docs@oliverandlegg.com R59915@notify.bestcase.com

William H. Oliver, Jr.

on behalf of Debtor Douglas Thompson Jr. court docs@oliverandlegg.com, R59915@notify.bestcase.com

TOTAL: 10